

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kelly Jo Kreiser
Debtor

Case No. 19-00136-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 15, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Kelly Jo Kreiser, 6085 Peachtree Street, Harrisburg, PA 17111-4729 |
| 5149805 | + BRIAN THOMAS KREISER, 6085 PEACHTREE STREET, HARRISBURG, PA 17111-4729 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/Text: bncmail@w-legal.com | Jun 15 2023 18:47:00 | Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 5149804 | + Email/Text: bankruptcy@acceptance.com | Jun 15 2023 18:48:00 | AMERICAN CREDIT ACCEPTANCE, 961 E MAIN STREET, SPARTANBURG, SC 29302-2185 |
| 5149806 | EDI: CAPITALONE.COM | Jun 15 2023 22:45:00 | CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 |
| 5149807 | + EDI: PHINGENESIS | Jun 15 2023 22:45:00 | CB INDIGO, PO BOX 4499, BEAVERTON, OR 97076-4499 |
| 5149809 | EDI: PENNDEPTREV | Jun 15 2023 22:45:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 |
| 5149809 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 15 2023 18:48:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 |
| 5165084 | EDI: CAPITALONE.COM | Jun 15 2023 22:45:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5173030 | + Email/Text: BKBCNMAIL@carringtonms.com | Jun 15 2023 18:47:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948 |
| 5149820 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Jun 15 2023 18:47:00 | UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121 |
| 5149810 | + Email/Text: bknotice@ercbpo.com | Jun 15 2023 18:48:00 | ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547 |
| 5149811 | + EDI: AMINFOFP.COM | Jun 15 2023 22:45:00 | FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145 |
| 5149812 | EDI: IRS.COM | Jun 15 2023 22:45:00 | INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346 |
| 5149808 | Email/Text: info@pamd13trustee.com | Jun 15 2023 18:47:00 | CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036 |
| 5149813 | Email/Text: ktramble@lendmarkfinancial.com | Jun 15 2023 18:47:00 | LENDMARK FINANCIAL SERVICES LLC, |

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| | | | ATTN: BK DEPT, 2118 USHER STREET NW, COVINGTON, GA 30014 |
|---------|---|----------------------|--|
| 5149814 | + EDI: LTDFINANCIAL.COM | Jun 15 2023 22:45:00 | LTD FINANCIAL SERVICES LP, 7322 SOUTHWEST FREEWAY, SUITE 1600, HOUSTON, TX 77074-2134 |
| 5149815 | + Email/Text: bankruptcy@marinerfinance.com | Jun 15 2023 18:47:00 | MARINER FINANCE LLC, BK NOTICES, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904 |
| 5149816 | + Email/Text: unger@members1st.org | Jun 15 2023 18:48:00 | MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040 |
| 5149817 | + Email/Text: Bankruptcies@nragroup.com | Jun 15 2023 18:48:00 | NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036 |
| 5155084 | + EDI: JEFFERSONCAP.COM | Jun 15 2023 22:45:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 5149818 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | Jun 15 2023 18:55:42 | REGIONAL ACCEPTANCE CORP, BANKRUPTCY DEPT, 1420-C EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4139 |
| 5154585 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Jun 15 2023 18:55:42 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847 |
| 5149819 | EDI: AISSPRINT | Jun 15 2023 22:45:00 | SPRINT BANKRUPTCY, PO BOX 7949, OVERLAND PARK, KS 66207 |
| 5447457 | + Email/Text: bncmail@w-legal.com | Jun 15 2023 18:47:00 | Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121. Scolopax, LLC, C/O Weinstein & Riley, P.S. 98121-3132 |
| 5447456 | + Email/Text: bncmail@w-legal.com | Jun 15 2023 18:47:00 | Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132 |
| 5165500 | Email/PDF: bncnotices@becket-lee.com | Jun 15 2023 18:55:43 | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5149821 | + Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Jun 15 2023 18:47:00 | UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751 |
| 5170512 | EDI: AIS.COM | Jun 15 2023 22:45:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------------|--|
| Dorothy L Mott | on behalf of Debtor 1 Kelly Jo Kreiser DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;MottGendronLaw@jubileebk.net |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2006-2 bkgroup@kmlawgroup.com |
| Kara Katherine Gendron | on behalf of Debtor 1 Kelly Jo Kreiser karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov |

TOTAL: 5

Information to identify the case:

Debtor 1

Kelly Jo Kreiser

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2997

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00136-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelly Jo Kreiser

6/15/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.